

# Guide to Cambridge Economic Development Programs

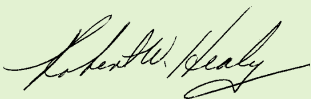


City of Cambridge



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The City of Cambridge engages in a wide range of community economic development activities designed to meet the City's need for a diversified and thriving economic base. The Economic Development Division of the Community Development Department offers programs in the following areas: supporting entrepreneurship, preserving a strong employment base, revitalizing commercial districts and promoting a dynamic business climate. We hope you will find this guide useful.



Robert W. Healy  
City Manager

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## ***GUIDE TO CAMBRIDGE ECONOMIC DEVELOPMENT PROGRAMS***

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The City of Cambridge seeks to provide a supportive environment where the business community can flourish, providing jobs, services, and financial stability to benefit all members of the Cambridge community. To further this goal, the Community Development Department's Economic Development Division (CDD/EDD), in collaboration with public and non-profit agencies and private business, has developed a wide range of programs to support businesses of all sizes through the cycles of formation, growth, and maturation. Each year, the Economic Development Division provides assistance to high- and low-technology businesses, women- and minority-owned businesses, and small businesses; in 2002 CDD/EDD served over **260** businesses. These services are described in the following pages.

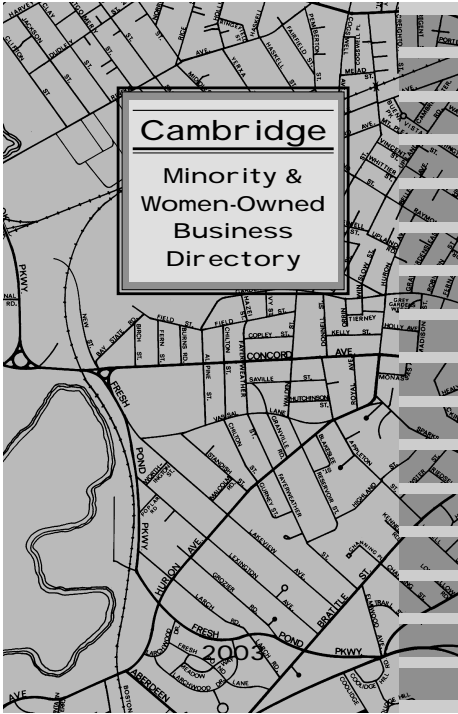
To contact CDD/EDD, please call (617) 349-4637.

### ***SMALL BUSINESS ASSISTANCE***

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#### ***Counseling and Technical Assistance***

EDD offers one-to-one counseling and technical assistance to small businesses and individual entrepreneurs in developing business plans, formulating marketing strategies, and accessing capital. These services are available to new businesses in the start-up phase and to existing businesses facing issues ranging from business expansion to financial distress.



### **Cambridge Minority and Women-Owned Business Directory**

The Cambridge Minority and Women-owned Business Directory lists 389 firms offering a variety of products and services. It also includes information on how to do business with the City of Cambridge and a resource guide to small business support services. The directory facilitates networking, increases exposure and enables these businesses to purchase goods and services from one another. The Direc-

tory, including the resource guide, can be accessed on the City's website, [www.cambridgema.gov](http://www.cambridgema.gov) or a hard copy can be obtained by calling the EDD at (617) 349-4637.

### **Cambridge Business Development Center**

The Cambridge Business Development Center (CBDC) is a non-profit organization dedicated to helping start and grow successful businesses. Its unique mentoring model pairs less experienced entrepreneurs with experienced mentors. Mentored support groups serve executives of high- and low-tech businesses. CBDC also holds classes for emerging entrepreneurs, including Getting Started in Business, Business Planning, and Accounting Basics. For networking opportunities, the CBDC hosts a monthly breakfast for individuals who are interested in a variety of business subjects. Since inception, CBDC has assisted more than 2,500 businesses in Cambridge and the surrounding communities.

## **REAL ESTATE INFORMATION**

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### **SiteFinder Service**

CDD/EDD maintains a listing of available commercial real estate and makes this information available without cost to any business seeking space in Cambridge. Site searches can be performed for office, retail, industrial, and R&D space. This service is useful to entrepreneurs and small businesses interested in spaces smaller than 2,000 square feet, as well as to those looking for larger amounts of space. For information contact: CDD/EDD at (617) 349-4637.

### **Development Log**

The Development Log, published bi-monthly by EDD, tracks large-scale residential and commercial development projects currently in the permitting or construction phases in the city. The Log contains the name and location of each project, the developer, type of use, the amount of square footage and contact information. For additional information contact: CDD/EDD at (617) 349-4637.

### **Current Market Conditions**

CDD/EDD monitors current market conditions in capital, employment, and real estate to understand their impact on the City's business climate. The staff maintains current information on development projects, census data and industries of special significance to the City of Cambridge. For more information contact: CDD/EDD at (617) 349-4637.

## **COMMERCIAL DISTRICT REVITALIZATION**

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CDD/EDD offers a variety of programs and services to promote and support businesses in the City's six commercial districts: Central Square, Harvard Square, Cambridge Street Corridor/Inman Square, Porter Square/North Massachusetts Avenue Corridor, Fresh Pond and East Cambridge.

Cambridge's independent retailers are known for the unique goods and services they offer. CDD/EDD offers a number of programs designed to help independent retailers compete in today's challenging retail marketplace. Examples of services provided include technical and financial assistance to owners and tenants seeking to renovate building facades, professional interior design and marketing assistance to retailers and restaurateurs, and individual consultations on business planning, capital needs assessment and managing the growth of a business.

### ***Facade Improvement Program and Signage & Lighting Improvement Program***

The Façade Improvement Program provides matching grants of up to \$35,000 for façade improvements to commercial storefront exteriors. Qualifying project improvements may include restoration of architectural details, well-proportioned signage and lighting, better windows and doors, and other elements designed to unify and enhance the building's first floor facade.

The Signage & Lighting Improvement Program provides matching grants of up to \$3,500 to merchants for lighting and signage improvements to their retail establishments.

Cambridge Savings Bank and East Cambridge Savings Bank have developed special loan programs for those interested in the Façade and Signage and Lighting Programs. For more information on this program contact: CDD/EDD at (617) 349-4637.

### ***Best Retail Practices Program***

The Best Retail Practices Program helps business owners learn the latest and best techniques to improve their interior store designs, marketing and operations. CDD/EDD offers free workshops and individual, in-store consultations to Cambridge retailers and restaurateurs. Topics include window display, store layout, visual merchandising, marketing and customer service. Small grants for

in-store improvements are available for qualified businesses. For additional information contact: CDD/EDD at (617) 349-4637.

### ***Support to Business Associations/Organizations***

CDD/EDD collaborates with local business associations and organizations, including the Central Square Business Association, the Harvard Square Business Association, the Cambridge Chamber of Commerce and the Women in Business Connection to improve the business environment and to promote the visibility and marketability of commercial districts.

### ***SUPPORT FOR CAMBRIDGE'S WORKFORCE***

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EDD staff work on several initiatives designed to enhance access to jobs for Cambridge residents. CDD/EDD contracts with Just A Start, a non-profit community development corporation to recruit, train and place Cambridge residents in biomedical careers through



Newtowne Variety - Facade Improvement Program. Photo: Robin Shore

enrollment in the Cambridge Biomedical Careers Program. Collaborations with the City’s Office of Workforce Development, the Cambridge Public School system, Bunker Hill Community College and the Cambridge Housing Authority are on-going. In 2001, EDD published “Education and Skills for the New Economy: A Survey of Employment Trends in Cambridge”. This document can be accessed via the City’s website or a hard-copy can be obtained by calling (617) 349-4637.

### PERMITS AND LICENSES

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CDD/EDD works to provide a more user-friendly regulatory environment for residents and businesses. This effort has simplified permit procedures and improved the quality and availability of permit information. Specific initiatives include:

- Informational brochures on how to obtain frequently requested permits and licenses are available to the public at all



Indian Club Restaurant - Facade Improvement Program. Photo: Chris Basler

permit-issuing City departments. The brochures provide step-by-step instructions to obtain building permits, permits for curb cuts, fire safety, and permits and licenses required to hold a special event. Step-by-step guides to obtaining Historical Commission certificates and to starting a business in Cambridge are also available. These brochures can also be acquired via the City's website and in hard copy by calling (617) 349-4637.

- A map and guide to permitting offices is available at nine City buildings to assist in identifying the location of each building and department where permits or licenses may be obtained.



## **ECONOMIC DEVELOPMENT STATISTICS, RESEARCH, PUBLICATIONS, & WEBSITE**

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### **Economic Statistics**

Demographic, economic, and real estate market data, as well as information on other departmental services are available via the Cambridge Community Development Department website: [www.cambridgema.gov/~CDD/](http://www.cambridgema.gov/~CDD/).

### **Economic Research**

CDD/EDD conducts labor and market research studies to better gauge the state of the City's economy. These studies are used to tailor CDD/EDD programs, ensuring that services match the needs of businesses and of Cambridge residents.

## Publications

To obtain a copy of any document prepared by CDD/EDD, please call (617) 349-4637. Available titles include:

- **Cambridge Development Log** - A list of large scale development projects underway in Cambridge. Copies are distributed to City departments and are available upon request. (**published bi-monthly**)
- **Cambridge Economic Development Policy** - A description of Cambridge's economic environment and outline of economic development strategies and policies.
- **Cambridge Minority and Women-Owned Business Directory** - An alphabetical and categorical business listing for use as a contact and networking resource. (**February 2003**)
- **Permitting Information Brochures** - Informational brochures on how to obtain frequently requested permits and licenses. Titles include: *Step-by-Step Guide to Building Permits*, *Step-by-Step Guide to Curb Cuts*, *Step-by-Step Guide to Fire Safety*, *Step-by-Step Guide to Starting a Business in Cambridge*, *Step-by-Step Guide to Obtaining Permits and Licenses Required to Hold a Special Event*, and *Step-by-Step Guide to Historical Commission Certificates*.
- **Education and Skills for the New Economy** - a survey of employment trends in new economy industry sectors in Cambridge. (**2001**)
- **Central Square Commercial Market Study** - Recommendations and implementation strategy for creating a balanced retail district in Central Square. (**2000**)
- **An Analysis of the Central Square Retail District** - An evaluation of the impact of change occurring in Central Square and an action plan to protect the Square's character. (**1998**)
- **Cambridge Street Action Plan** - Recommendations for improving the Cambridge Street corridor developed by the Cambridge Street Advisory Committee. (**August 1997**)

## ***SMALL BUSINESS RESOURCE GUIDE***

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### ***Cambridge Websites/Contact Information***

City of Cambridge Economic Development Division  
[www.cambridgema.gov/~CDD/econdev/index.html](http://www.cambridgema.gov/~CDD/econdev/index.html)

City of Cambridge Community Development Department  
[www.cambridgema.gov/~CDD](http://www.cambridgema.gov/~CDD)

Cambridge Business Development Center  
[www.cbdc.org](http://www.cbdc.org)

Cambridge Chamber of Commerce  
[www.cambridgechamber.org](http://www.cambridgechamber.org)

Cambridge Employment Program  
[www.cambridgema.gov/~DHSP/owd/cep.html](http://www.cambridgema.gov/~DHSP/owd/cep.html)

Cambridge Office of Tourism  
[www.cambridge-usa.org](http://www.cambridge-usa.org)

Cambridge Office of Workforce Development  
[www.cambridgema.gov/~DHSP/owd/index.html](http://www.cambridgema.gov/~DHSP/owd/index.html)

Central Square Business Association  
Phone: (617) 864-3211

Harvard Square Business Association  
[www.harvardsquare.com](http://www.harvardsquare.com)

Women in Business Connection  
[www.wibconnection.org](http://www.wibconnection.org)

### ***Commonwealth of Massachusetts Websites***

Economic Development  
[www.state.ma.us/econ](http://www.state.ma.us/econ)

The Commonwealth Corporation  
[www.commcorp.org](http://www.commcorp.org)

Massachusetts Alliance for Economic Development  
[www.massecon.com](http://www.massecon.com)

Massachusetts Development Finance Agency  
[www.massdevelopment.com](http://www.massdevelopment.com)

Massachusetts Export Center  
[www.state.ma.us/export](http://www.state.ma.us/export)

Massachusetts Office of Business Development  
[www.state.ma.us/mobd](http://www.state.ma.us/mobd)

Massachusetts Trade Office  
[www.umassp.edu/conference/ii99/resources/masstrade.html](http://www.umassp.edu/conference/ii99/resources/masstrade.html)

Massachusetts Technology Development Corporation  
[www.mtdc.com](http://www.mtdc.com)

Mass Biotechnology Council  
[www.massbio.org](http://www.massbio.org)

Massport  
[www.massport.com](http://www.massport.com)

State Office and Minority and Women Business Assistance  
[www.somwba.state.ma.us](http://www.somwba.state.ma.us)

### ***U.S. Government Websites***

Bureau of Economic Analysis  
[www.bea.doc.gov](http://www.bea.doc.gov)

Department of Commerce  
[www.commerce.gov](http://www.commerce.gov)

Economic Development Administration  
[www.doc.gov/eda](http://www.doc.gov/eda)

International Trade Administration  
[www.ita.doc.gov](http://www.ita.doc.gov)

Minority Business Development Agency  
[www.mbda.gov](http://www.mbda.gov)

Small Business Administration  
[www.sba.gov](http://www.sba.gov)

Trade and Development Agency  
[www.tda.gov](http://www.tda.gov)

### ***Financial Assistance Websites***

Accion, USA  
[www.accion.org](http://www.accion.org)

Jewish Vocational Services  
[www.jvs-boston.org](http://www.jvs-boston.org)

Minority, Micro-Enterprise, Small Business in Mass  
[www.msbm.org](http://www.msbm.org)

Small Business Administration  
[www.sba.gov](http://www.sba.gov)

East Cambridge Savings Bank  
[www.ecsb.com](http://www.ecsb.com)

Cambridge Savings Bank  
[www.cambridgesavings.com](http://www.cambridgesavings.com)

## Front Cover - Photo Layout

The business owners whose photographs are on the brochure cover and who are identified below, exemplify the range of business types who received small business assistance from the Economic Development Division. These businesses received help for such needs as visual merchandising and interior design, marketing plans, facade improvements, referral services, business growth planning, start-up assistance, lease negotiations, capitalization strategies and site search assistance.

Alice Bain,  
Lewis Beauty Salon,  
44 Prospect Street

**Participant:** BRPP

Gustavo Castro,  
Rudy Salvadore,  
Sonora Mexican Grill,  
319 Western Ave.

**Participant:** BRPP, S&LIP  
**SBA:** BP, MA

Jennie Song,  
Namwon Kang,  
Dado Tea,  
955 Massachusetts Ave.

**Participant:** BRPP, S&LIP

Michele Simiele,  
Jodi Ferber,  
Vittles Cafe,  
215 First Street

**SBA:** BP, LP, SSA

Anthony Brooks,  
Coast Cafe,  
233 River Street

**Participant:** BRPP, S&LIP  
**SBA:** BP, CS

Ngodup Sangpo,  
Bomdon Ngodup,  
Tibet Arts,  
1925 Massachusetts Ave.

**Participant:** BRPP

John Gauthier,  
Dave Gauthier,  
Burt Gauthier,  
Newtowne Variety,  
93 Windsor Street

**Participant:** BRPP, FIP

### KEY:

#### **Participant:**

BRPP - Best Retail Practices Program  
S&LIP - Signage and Lighting Improvement Program  
FIP - Facade Improvement Program

#### **Small Business Assistance (SBA):**

BP - Business Planning  
CS - Capitalization Strategy  
LP - Loan Packaging  
SSA - Site Selection Assistance  
MA - Marketing Assistance

### COVER PHOTOGRAPH:

Central Square -  
Massachusetts Avenue

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**Robert W. Healy**  
City Manager

**Richard C. Rossi**  
Deputy City Manager

**City Council**

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Mayor Michael Sullivan  
Vice Mayor Henrietta Davis  
Councillor Marjorie C. Decker  
Councillor Anthony D. Galluccio  
Councillor David P. Maher

Councillor Brian Murphy  
Councillor Kenneth E. Reeves  
Councillor E. Denise Simmons  
Councillor Timothy Toomey, Jr.

**Participating Community Development Staff**

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**Beth Rubenstein**  
Assistant City Manager  
for Community Development

**Susan Glazer**  
Deputy Director  
for Community Development

**W. Estella Johnson**  
Director of Economic Development,  
Community Development Department

**Elaine Madden**  
Senior Project Planner,  
Economic Development Division

**Chris Basler**  
Associate Planner,  
Economic Development Division

**Rona Holmes**  
Administrative Assistant,  
Economic Development Division

**Robin Shore**  
Graphics Director,  
Community Development Department

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The City of Cambridge Community Development Department does not discriminate on the basis of disability. The Department will provide auxiliary aids and services, written manuals in alternative formats, and reasonable modifications in policies and procedures to persons with disabilities upon request. For more information, call the Commission for Persons with Disabilities, 492-0235 (TTY/TDD). You may also use the Deaf Relay Service Number, 1-800-439-2370, to contact us directly.

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**CITY OF CAMBRIDGE**

Community Development Department

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**Economic Development Division**

57 Inman Street  
Cambridge, Massachusetts 02139

Voice: (617) 349-4637

Fax: (617) 349-4638

TTY: (617) 349-4621

Web Address: [www.cambridgema.gov/~CDD/econdev/index.html](http://www.cambridgema.gov/~CDD/econdev/index.html)